CLAIM AMENDMENTS

1. (Original) A content player, comprising in combination:

a memory which stores content;

a playback credit bank stored in the content player;

a playback circuit which plays the content for consumption by a user, providing the credit bank contains at least one playback credit; and

a processor which deducts a playback credit from the playback credit bank when the content is played.

2. (Original) The apparatus according to claim 1, wherein the playback credit bank is replenished by accessing a removable storage medium.

3. (Currently Amended) The apparatus according to claim 1, wherein the playback credit bank is replenished by communicating with a ~~with~~ smart card.

4. (Original) The apparatus according to claim 1, wherein the playback credit bank is replenished by communicating with a kiosk.

5. (Original) The apparatus according to claim 1, further comprising means for advising a user of the status of credits in the credit bank.

6. (Original) The apparatus according to claim 5, wherein the means for advising comprises a display that displays a number of credits remaining in the credit bank.

7. (Original) The apparatus according to claim 5, wherein the means for advising comprises a display that displays a reminder to purchase credits.

8. (Original) The apparatus according to claim 1, further comprising a content player that reads content from the memory for playback.

9. (Previously Presented) The apparatus according to claim 8, wherein the content player comprises a stick memory device reader and wherein the memory is embodied in a stick memory device.

10. (Original) The apparatus according to claim 1, wherein the memory comprises a storage medium selected from magnetic tape, magnetic disc, optical disc, magneto-optical storage and semiconductor memory.

11. (Original) The apparatus according to claim 1, wherein the content player comprises a portable music player.

12. (Original) A method of loading playback credits into an electronic content player, comprising:

electronically linking with a playback credit vendor using a communication link;

purchasing playback credits via the communication link;

storing playback credits on a credit storage medium; and

transferring the playback credits from the credit storage medium to a playback credit bank residing in the electronic content player.

13. (Original) The method according to claim 12, wherein the communication link comprises the Internet.

14. (Original) The method according to claim 12, wherein the communication link comprises a wireless communication link.

15. (Original) The method according to claim 12, wherein the credit storage medium comprises a card having a magnetic stripe.

16. (Original) The method according to claim 12, wherein the credit storage medium comprises a smart card.

17. (Original) The apparatus according to claim 12, wherein the credit storage medium comprises a storage medium selected from magnetic tape, magnetic disc, optical disc, magneto-optical storage and semiconductor memory.

18. (Original) A method of playback of electronic media, comprising:

reading a credit bearing medium containing playback credits;

transferring playback credits from the credit bearing medium to a playback credit bank;

reading a content bearing medium;

determining if the playback credit bank has at least one credit;

if the playback credit bank has at least one credit, deducting a credit; and

if the playback credit bank has at least one credit prior to the deducting, playing back the content stored on the content bearing medium.

19. (Original) The method according to claim 18, further comprising decrypting the playback credits read from the credit bearing medium prior to storing the playback credits to the playback credit bank.

20. (Original) The method according to claim 18, further comprising providing a message advising of the lack of playback credits in the event the credit bank does not have at least one playback credit.

21. (Original) The method according to claim 18, wherein reading the content bearing medium comprises reading a semiconductor memory device.

22. (Previously Presented) The method according to claim 21, wherein the semiconductor memory device comprises a stick memory device.

23. (Original) The method according to claim 18, wherein reading the credit bearing medium comprises reading a magnetic card stripe.

24. (Original) The method according to claim 23, wherein the card strip comprises a card stripe forming an interface to a smart card.

25. (Original) An electronic storage medium storing program instructions which, when executed on a programmed processor, carry out a process comprising:

reading a credit bearing medium containing playback credits;

transferring playback credits from the credit bearing medium to a playback credit bank;

reading a content bearing medium;

determining if the playback credit bank has at least one credit;

if the playback credit bank has at least one credit, deducting a credit; and

if the playback credit bank has at least one credit prior to the deducting, playing back the content stored on the content bearing medium.

26. (Original) The method according to claim 25, further comprising decrypting the playback credits read from the credit bearing medium prior to storing the playback credits to the playback credit bank.

27. (Original) The method according to claim 25, further comprising providing a message advising of the lack of playback credits in the event the credit bank does not have at least one playback credit.

28. (Original) The method according to claim 25, wherein reading the content bearing medium comprises reading a semiconductor memory device.

29. (Previously Presented) The method according to claim 28, wherein the semiconductor memory device comprises a stick memory device.

30. (Original) The method according to claim 25, wherein reading the credit bearing medium comprises reading a card stripe.

31. (Original) The method according to claim 30, wherein the card strip comprises a card stripe forming an interface to a smart card.

32. (Original) The method according to claim 25, wherein the content bearing medium comprises a storage medium selected from magnetic tape, magnetic disc, optical disc, magneto-optical storage and semiconductor memory.

33. (Original) The method according to claim 25, wherein the credit bearing medium comprises a storage medium selected from magnetic tape, magnetic disc, optical disc, magneto-optical storage and semiconductor memory.

34. (Original) A content player, comprising in combination:

a storage medium which stores content;

a playback credit bank stored in the storage medium;

a playback circuit which plays the content for consumption by a user, providing the credit bank contains at least one playback credit; and

a processor which deducts a playback credit from the playback credit bank when the content is played.

35. (Original) The apparatus according to claim 34, wherein the playback credit bank is replenished by accessing a removable storage medium.

36. (Currently Amended) The apparatus according to claim 34, wherein the playback credit bank is replenished by communicating with a ~~with~~ smart card.

37. (Original) The apparatus according to claim 34, wherein the playback credit bank is replenished by communicating with a kiosk.

38. (Original) The apparatus according to claim 34, further comprising means for advising a user of the status of credits in the credit bank.

39. (Original) The apparatus according to claim 38, wherein the means for advising comprises a display that displays a number of credits remaining in the credit bank.

40. (Original) The apparatus according to claim 38, wherein the means for advising comprises a display that displays a reminder to purchase credits.

41. (Original) The apparatus according to claim 34, further comprising a content player that reads content from the storage medium for playback.

42. (Previously Presented) The apparatus according to claim 41, wherein the content player comprises a stick memory device reader and wherein the memory is embodied in a stick memory device.

43. (Original) The apparatus according to claim 34, wherein the storage medium comprises a storage medium selected from magnetic tape, magnetic disc, optical disc, magneto-optical storage and semiconductor memory.

44. (Original) The apparatus according to claim 34, wherein the content player comprises a portable music player.

45. (Previously Presented) A method of playback of electronic media, comprising:

providing a credit bearing medium embodied as a smart card having a magnetic strip used as an interface thereto;

purchasing playback credits;

encrypting the playback credits;

storing the encrypted playback credits to the credit bearing medium;

reading a credit bearing medium containing playback credits;

decrypting the playback credits read from the credit bearing medium

transferring the decrypted playback credits from the credit bearing medium to a playback credit bank;

reading a content bearing medium, the content bearing medium comprising a stick memory device;

determining if the playback credit bank has at least one credit, and if so:

determining if the content bearing medium is present, and providing a prompt to install the content bearing medium if the content bearing medium is not present, and when the content bearing medium is present:

deducting a credit; and

playing back the content stored on the content bearing medium;

providing a message advising of the lack of playback credits in the event the credit bank does not have at least one playback credit.